



TRICARE For Life Overseas Medicare Part B

TEO FS-20

"Your Passport to Quality Health"

Fact Sheet

TRICARE offers affordable, quality medical care and pharmacy coverage for retired men and women who served in the U.S. military, regardless of age. TRICARE for Life (TFL) is available to all military retirees and their eligible family members who are 65 years of age and older, but only if they elect to purchase Medicare Part B coverage.

TFL Benefits Overview

You must be enrolled in Medicare Part B once you turn 65 years old in order for TRICARE to pay for any of your health care costs—even if you are still working full time. For services payable by TRICARE but not Medicare (such as overseas care), TRICARE will pay the same as if you were under age 65. You will be responsible for the TRICARE fiscal year deductible and cost shares as under the TRICARE Standard program. For services not payable by TRICARE, you are responsible for all or part of the medical bill.

If you receive care from a civilian provider in the U.S. who accepts Medicare, your provider will file the claim(s) with Medicare. Medicare will pay its portion, then automatically forward the claim to the TRICARE claims processor for the remaining amount. TRICARE will send its payment directly to your provider. You will receive an Explanation Of Benefits (EOB) that indicates the amount paid to your provider.

Enrolling in Medicare Part B

Overseas retirees remain eligible for Medicare and may purchase Medicare Part B upon reaching age 65, despite recent increases in the Social Security retirement age. According to the Social Security Administration (SSA), full-retirement age for Social Security benefits will gradually increase beginning with people born in 1938, and will continue to increase incrementally until it reaches age 67 for people born after 1959.

However, the age for Medicare eligibility remains the same. Even if retirees are not eligible for full Social Security retirement benefits at age 65, they may still sign up for Medicare during their initial enrollment period (the three month period prior to the 65th birthday). The SSA will notify those who are approaching their 65th birthday when this period begins. Military retirees who purchase Medicare Part B during this period will ensure their eligibility for TRICARE for Life benefits upon turning 65.

MEDICARE HEALTH INSURANCE

1-800-MEDICARE (1-800-633-4227)

NAME OF BENEFICIARY
JANE DOE

MEDICARE CLAIM NUMBER
000-00-0000-A

SEX
FEMALE

IS ENTITLED TO
HOSPITAL (PART A)
MEDICAL (PART B)

EFFECTIVE DATE
07-01-1986

SIGN HERE

DO NOT SEND CLAIMS FOR PAYMENT OF MEDICARE BENEFITS TO THIS (v) ADDRESS

Waiting to Enroll in Medicare Part B

If military retirees choose to wait until they begin to receive annuity payments before enrolling in Medicare Part B, they will have to wait for the Medicare open enrollment season (January 1 through March 31 of each year) to purchase Part B.

Since Part B purchases made during the open period are not effective until the following July, TRICARE for Life eligibility would also be delayed until the following July. There are many other rules associated with Medicare enrollment, including financial penalties for those retirees who do not enroll in Part B when first eligible at age 65. Visit the Social Security Administration online at www.ssa.gov for details.

You May Have to Pay Initial Billings

Medicare sends a quarterly bill for the Medicare Part B premium to individuals if they are not yet receiving Social Security benefits. Beneficiaries who turn 65 in 2003 or later will be required to send their initial Medicare payments to the Centers for Medicare & Medicaid Services (CMS) since their first full-retirement annuity check will be delayed under the new SSA guidelines. Once beneficiaries begin receiving their full-retirement annuity checks, Medicare payments may be automatically deducted.

Where to Get More Information

For more information about TFL, beneficiaries may call or visit their local MTF or contact their nearest TRICARE Service Center. The TRICARE Europe website also hosts a retiree section with news and links to important information.

To find out how the new full-retirement age affects Social Security retirement benefits, visit www.socialsecurity.gov. Beneficiaries may also call the Social Security Administration at **1-800-772-1213**; TTY (Telecommunications Device for the Deaf) users may call **1-800-325-0778**.

Medicare Part B enrollment forms are available from Federal Benefits Unit (FBU) at certain U.S. Embassy or Consulates, or online at www.medicare.gov/Basics/

[EnrollmentPackage.asp](#). Beneficiaries may request Medicare enrollment forms by calling the numbers listed below.

DEERS Updates Are Critical

TRICARE For Life beneficiaries who need to update or verify their eligibility, or beneficiaries who have received an Explanation of Benefits (EOB) stating that they need to update their eligibility should contact the nearest ID card facility for assistance. Information about DEERS records may be obtained at the DEERS Support Office at 001-800-538-9552. This office is open from 3 p.m. to 12:30 a.m. Central European Time. TFL beneficiaries may also update their home addresses on the TRICARE web site at:

www.tricare.osd.mil/DEERSAddress

Federal Benefits Unit (FBU) Contact Numbers

Beneficiaries may request Medicare enrollment forms from the FBU closest to their location:

GERMANY (Country Code 49)

Choose a number based on the spelling of your last name:

A-Bud.....069-7535-2379
 Bue-Doj.....069-7535-2421
 Dok-Frog.....069-7535-2327
 Froh-Gror.....069-7535-2245
 Gros-Hei.....069-7535-2495
 Hej-Kloq.....069-7535-2389
 Klor-Ma.....069-7535-2392
 Mb-Pt.....069-7535-2384
 Pu-Schneh.....069-7535-2383
 Schnei-Too.....069-7535-2388
 Top-Z.....069-7535-2326

ITALY (Country Code 39)

Rome.....06-4674-2363 or 2394/2314/2618
 Naples.....081-5838-228 or 236

UNITED KINGDOM (Country Code 44)

London.....0207-499-9000
 or 0516/0663/0813/0514/0546/0814...then choose the option for Federal Benefits Unit

BELGIUM (Country Code 32)

Brussels.....02-5082388

FRANCE (Country Code 33)

Paris.....0143-124705

Nice.....049388-8995

NETHERLANDS (Country Code 353)

Dublin (Ireland).....16-687122

SWEDEN, FINLAND, DENMARK (Country Code 46)

Stockholm.....08662-4067

NORWAY (Country Code 47)

Oslo.....021308-976 or 895/558

SWITZERLAND (Country Code 41)

Bern.....031-357-7235 or 7380

AUSTRIA (Country Code 43)

Vienna.....043-1-313397539

POLAND (Country Code 48)

Warschau.....226283041

Krakau.....124221400 or 124296655

SPAIN (Country Code 34)

Madrid.....91-5872261 or 62/63/64

PORTUGAL (Country Code 351)

Lisbon.....1770-2352 or 2405/2412/2413

GREECE (Country Code 30)

Athens.....1-720-2430 or 2782/2431/2425/2465

ISRAEL (Country Code 972)

Tel Aviv.....2-3597-544 or 531

Jerusalem.....2-6285618